

HIGHLIGHTS

- Extensive audit and compliance expertise in the application of Generally Accepted Accounting Principles (GAAP).
- Conducted Forensic Audits and developed evidence that facilitated the restitution of approximately \$27.6 million for the United States Treasury.
- Testified as an Expert Witness in a major fraud trial for the Department of Justice. My forensic evidence and testimony ultimately led to a criminal conviction and the recovery of approximately \$8.4 million for the United States Treasury.
- Competent demonstration of skills in the review and analysis of internal controls and compliance with laws, rules, and regulations.
- Considerable experience in the effective presentation of Audits and Compliance Review findings to Board of Directors, Senior Management, and Committees, often under adversarial conditions.

EXPERIENCE

Senior Investigator

Bank Examiner

Commissioned Federal Thrift Regulator

Office of Thrift Supervision, U.S. Treasury, Irvine, CA 92705

March 1987 – May 2002

- Monitored the reporting of Suspicious Activity Reports; performed evaluations to determine violations of federal laws and regulations; coordinated resolution with institution investigators, FBI, and law enforcement agencies; issued subpoenas for financial records and documents; conducted depositions; presented forensic evidence to enforcement and Assistant U.S. Attorneys; and subsequently issued numerous Notices and Orders of Prohibition to financial institution Directors, Officers, and Employees.
 - Reviewed Board of Directors ability to oversee management's actions in the establishment/achievement of goals; development and implementation of standards, policies, procedures; and compliance with laws, rules, and regulations.
 - Audited Internal Controls, prepared transaction flow charts, reviewed separation of duties, and management's ability and practice of overriding controls. Summary, conclusions, and recommendations were presented to Sr. Management.
 - Conducted reviews of loan portfolio's including multi-million dollar commercial and real estate loans. Analysis included a review of the borrower's character, capital, cash flow, and the collateral pledged.
 - Analyzed the adequacy of Internal Audit functions. Reviewed the scope of the internal audits, qualifications of internal auditor(s), and work papers to determine if their work could be used to limit the scope of an audit.
 - Conducted Compliance Reviews of institutions' financial records and Thrift Financial Reports for compliance with GAAP, laws, rules, and regulations. Prepared and submitted Reports of Examination to an institution's Board of Directors, Senior Management and/or Audit Committee.
 - Classified assets substandard, doubtful, and loss. Conclusions presented to Board of Directors, Audit and Internal Asset Review Committees, and Chief Lending Officers.
 - Analyzed the adequacy of the Allowance for Loan Losses and the appropriateness of the provisions in accordance with GAAP.
 - Performed oral presentations of complex matters to senior government executives, private sector attorneys, accountants, and other professionals.
 - Utilized Lexus Nexus and West law to conduct asset searches, researched laws and regulations, skip traces, judgments, and Deeds of Trust.
 - Provided enforcement attorneys with a technical basis for setting an appropriate and cost-effective course of action. Provided technical background briefings to enforcement attorneys for dealing with other professionals such as accountants and investment bankers.
 - Supervised teams of senior and junior examiners, prepared performance reviews, and provided guidance during examinations. Directed, reviewed, and coordinated activities of field examiners, staff investigators, and other law enforcement agencies.
-

**Associate National Bank Examiner
Certified Electronic Data Processing Examiner**

Comptroller of the Currency U.S. Treasury, San Francisco, CA 94105

July 1979 – March 1987

- Conducted examinations of Edge Act Corporations or Foreign Banks (with branches in U.S.) for compliance with federal laws, rules, and regulations. Presented Reports of Examination to Sr. Management.
- Carried out Electronic Data Processing Audits at computer data centers by reviewing the adequacy of its disaster recovery plan, system of internal controls, software origination controls and documentation, controls over utility programs with data altering capabilities, and the competency of management.
- Investigated De Novo Charter Applications through interviews of potential stockholders and proposed Board of Directors. Analyzed the Applicants proposed operating plan and recommended approval or denial of a Charter.
- Performed safety and soundness examinations of federally insured national banks and the review of financial statements for compliance with GAAP, laws, rules, and regulations.

Lecturer, Teaching Associate

California Polytechnic University, Pomona, CA

January 1996 – June 1997

- Provided classroom instruction on accounting (principles, cost, and managerial) to undergraduate students.
- Prepared and presented lectures, examinations, and directed group discussions. Enhanced the student learning experience through the application of information in sub-specialty areas (i.e. human resource management, production/operations mgmt., information systems, marketing, finance)

LICENCES/CERTIFICATES

- **Certified Public Accountant**, State of California
- **Associate Certified Fraud Examiner**

Active Status
Inactive Status

EDUCATION

Bachelor of Science, Business Administration
Chicago State University, Chicago, Illinois

CPA Examination Preparation Courses

University of California, University Extension, Los Angeles, CA

- Completed 32 credits in Accounting (Principles, Intermediate, Cost, Federal Tax, and Advanced accounting) in preparation for the Certified Public Accounting Examination).

Continuing Professional Education

- CPA Ethics & Professional Conduct, H&R Block Income Tax, Small Business Tax Strategy, Tax Exempt Organizations, Audits of Not-For-Profit Organizations, Analysis of Financial Statements, AICPA Audit & Accounting Manual (I,II), Microsoft Access 2000, and Fair Value Accounting for Hedge Transactions.

SKILLS

Proficient in use of Microsoft Word, Excel, Power Point, Access, Front Page; Lexus Nexus; and West Law.

AWARDS

- **U.S. Chief Counsel's Award:** Special commendation for superior performance of duty, initiative, and dedication to the mission of the Office of Thrift Supervision.
- **Department of Justice, Major Frauds Section, Letter of Recognition:** Outstanding performance during an audit and trial related to the prosecution of a Majority Stockholder, Director, and Executive Officer.